

Information to identify the case:

Debtor 1

Arlette Hernandez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3441

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-34160-VFP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arlette Hernandez

2/17/23**By the court:** Vincent F. Papalia
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Arlette Hernandez
Debtor

Case No. 17-34160-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 17, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	Arlette Hernandez, 913 Wine Cellar Ave, Las Vegas, NV 89148
r	+ Marta Estrada, Panthera Realty, 51 Willard Avenue, Bloomfield, NJ 07003-4830
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ Toyota Motor Credit Corporation as servicer for To, P.O. Box 340514, Tampa, FL 33694-0514
517204139	+ Buckley Madole, PC, 99 Wood Avenue South, Ste 803, Iselin, NJ 08830-2713
517204141	Chase, PO Box 78035, Phoenix, AZ 85062-8035
517204143	+ Ganj, PO Box 51074, Newark, NJ 07101-5174
517204144	+ Hackensack UMC/Mountainside, 1 Bay Avenue, Montclair, NJ 07042-4837
517204146	+ Mohela, PO Box 10537, Atlanta, GA 30310-0537
517204147	Phoenix Financial Services, LLC, PO Box 361450, Ste 200, Cincinnati, OH 45236
517204148	+ Premier Endoscopy, LLC, 164 Brighton Road, Clifton, NJ 07012-1499
517441318	St Mary's Hospital, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
517204150	+ Summit Medical Group, PO Box 14000, Belfast, ME 04915-4033
517204151	+ System, PO Box 29948, New York, NY 10087-9948
517204152	+ Toyota, PO Box 5326, Carol Stream, IL 60197-5326

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: JPMORGANCHASE	Feb 18 2023 01:34:00	JPMORGAN CHASE BANK, N.A., 700 Kansas Ln, Mail Code LA4-5555, Monroe, LA 71203
517204140	+ Email/Text: bankruptcy@certifiedcollection.com	Feb 17 2023 20:41:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
517204142	+ Email/Text: ebn@rwjbh.org	Feb 17 2023 20:42:00	Clara Mass Medical Center, PO Box 29948, New York, NY 10087-9948
517232571	+ Email/Text: info@payhcs.com	Feb 17 2023 20:42:00	HCS Collections, PO Box 306, Waldwick, NJ 07463-0306
517204145	EDI: IRS.COM	Feb 18 2023 01:34:00	Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15, Detroit, MI 48232
517382129	EDI: JPMORGANCHASE	Feb 18 2023 01:34:00	Chase Bank, N.A., ATTN: HE Payment Processing, Mail Code OH14-7164, 3415 Vision Drive, Columbus, OH 43219-6009
519788984	Email/Text: EBN@Mohela.com	Feb 17 2023 20:41:00	DEPARTMENT OF EDUCATION/MOHELA, PO BOX 105347, ATLANTA, GA 30348-5347
517216865	Email/Text: EBN@Mohela.com	Feb 17 2023 20:41:00	U S Department of Education/MOHELA, 633

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Feb 17, 2023

Form ID: 3180W

Total Noticed: 35

		Spirit Drive, Chesterfield, MO 63005
517204149	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	
	Feb 17 2023 20:41:00	Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
517204153	Email/Text: TFS_Agency_Bankruptcy@toyota.com	
	Feb 17 2023 20:41:00	Toyota Motor Credit Corp., 5005 N. River Blvd. NE, Cedar Rapids, IA 52411-6634
517226556	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	
	Feb 17 2023 20:41:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519448143	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	
	Feb 17 2023 20:42:00	The Bank of New York Mellon, successor to JPMorga, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, The Bank of New York Mellon, successor t, Serviced by Select Portfolio Servicing,
519448142	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	
	Feb 17 2023 20:42:00	The Bank of New York Mellon, successor to JPMorga, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517298851	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	
	Feb 17 2023 20:41:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519066039	Email/PDF: bncnotices@becket-lee.com	
	Feb 17 2023 20:45:27	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517326631	+ EDI: AIS.COM	
	Feb 18 2023 01:34:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517204154	+ EDI: WFFC.COM	
	Feb 18 2023 01:34:00	Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753
517397643	EDI: WFFC2	
	Feb 18 2023 01:34:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 20		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Feb 17, 2023

Form ID: 3180W

Total Noticed: 35

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2005-SD3, Asset-Backed Certifi
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bk@stewartlegalgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Jenee K. Ciccarelli

on behalf of Debtor Arlette Hernandez info@jc-lawpc.com nadiainancial@gmail.com;k.jr76568@notify.bestcase.com

Keri P. Ebeck

on behalf of Creditor Specialized Loan Servicing LLC as Servicer for The Bank of New York Mellon, f/k/a The Bank of New York, as Successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns Asset-Backed
KEBECK@BERNSTEINLAW.COM, jbluemle@bernsteinlaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Michael J. Milstead

on behalf of Creditor The Bank of New York Mellon successor to JPMorgan Chase Bank, N.A., as trustee
bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8